

FILED

MAR - 8 2023

**U. S. DISTRICT COURT
EASTERN DISTRICT OF MO
ST. LOUIS**

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

UNITED STATES OF AMERICA,

Plaintiff,

v.

PORCIA DENISE RHODES,

Defendant.

4:23CR114 SEP/NCC

INDICTMENT

The Grand Jury charges:

COUNTS 1- 4

[BANK FRAUD: 18 U.S.C. § 1344]

At all times relevant to the Indictment:

INTRODUCTION

1. **PORCIA DENISE RHODES** (“Defendant”) resided in the Eastern District of Missouri.
2. Green Dot Corporation/GO Bank (“GO2Bank”) is a financial institution with deposits insured by the Federal Deposit Insurance Corporation (“FDIC”).
3. Regions Bank, US Bank, JPMorgan Chase Bank, and Century Bank were financial institutions with deposits insured by the FDIC.
4. Defendant worked as a Mail Processing Clerk for the United States Postal Service in St. Louis, Missouri located within the Eastern District of Missouri.

THE SCHEME TO DEFRAUD

5. Between on or about July 26, 2022 through on or about September 22, 2022, Defendant, did knowingly execute a scheme to defraud, and to obtain and attempt to obtain moneys

and funds owned by and in the care, custody and control of financial institutions, the deposits of which were insured by the Federal Deposit Insurance Corporation (FDIC), by materially false and fraudulent pretenses and representations.

MANNER AND MEANS

6. It was part of the scheme and artifice that while working as a Mail Processing Clerk for the United States Postal Service, sorting the mail, Defendant stole checks from the United States mail.

7. It was further part of the scheme and artifice that Defendant caused to be marked out the intended payee's name and caused her name to be written as the payee then endorsed the back of the check with her name and a notation stating, "for mobile deposit only."

8. It was further part of the scheme and artifice that Defendant utilized a mobile device to deposit the altered checks that were drawn on the victims' accounts but falsely and fraudulently made payable to Defendant, an individual who was not the legitimate intended recipient of the payment from the victims, into her personal GO2Bank account.

9. It was further part of the scheme and artifice that Defendant altered and deposited or attempted to deposit 21 altered checks totaling \$5,035.39 via mobile deposit into her personal GO2Bank account and in the process victimized 21 individuals and more than 13 financial institutions.

EXCEUTIONS OF THE SCHEME

10. On or about the dates set forth below, in the Eastern District of Missouri, the defendant,

PORCIA DENISE RHODES,

did knowingly execute or attempt to execute a scheme and artifice to obtain monies, funds and credits owned by and in the care, custody, and control of the below-listed financial institutions, the deposits of which were insured by the FDIC, by means of materially false or fraudulent pretenses, representations, and promises, in that Defendant deposited or attempted to deposit into her Green Dot bank account checks falsely representing her as the legitimate payee, as follows:

<u>Count</u>	<u>Postal Customer</u>	<u>Deposit Date</u>	<u>Financial Institution</u>	<u>Check Number</u>	<u>Amount</u>
1	G.K.	July 28, 2022	Regions Bank	107	\$500.00
2	S.G.	August 4, 2022	US Bank	262	\$250.00
3	C.F.	August 30, 2022	JPMorgan Chase Bank	3282	\$200.00
4	D.V.	September 22, 2022	Century Bank	4216	\$50.00

All in violation of Title, 18, United States Code Sections 1344.

COUNT 5

[THEFT OF MAIL MATTER BY EMPLOYEE: 18 U.S.C. § 1709]

11. Between on or about July 26, 2022 through on or about September 22, 2022, in the Eastern District of Missouri,

PORCIA DENISE RHODES,

the defendant herein, then being an employee of the United States Postal Service, did embezzle, steal, abstract or remove an article or thing contained in a letter, postal card, package, bag, or mail entrusted to her and which was intended to be conveyed by mail, and carried and delivered by any carrier or other employee of the Postal Service, and forwarded through and delivered from any post office and station thereof established by authority of the Postmaster General or the Postal Service.

In violation of Title 18, United States Code, Section 1709.

FORFEITURE ALLEGATION

1. The allegations contained in Counts One through Five of this Indictment are hereby realleged and incorporated by reference for the purpose of alleging forfeitures pursuant to Title 18, United States Code, Section 982(a)(2) and Title 28, United States Code, Section 2461(c).

2. Upon conviction of the offense in violation of Title 18, United States Code, Sections 1344 and 1709 set forth in Counts One through Five of this Indictment, the defendant, **PORCIA DENISE RHODES**, shall forfeit to the United States of America, pursuant to Title 18, United States Code, Section 982(a)(2) to the United States of America any property constituting, or derived from, any proceeds obtained, directly or indirectly, as a result of such violation. Subject to forfeiture is a sum of money equal to the total value of any property, real or personal, constituting or derived from any proceeds traceable to such violation.

3. If any of the property described above, as a result of any act or omission of the defendant[s]:

- a. cannot be located upon the exercise of due diligence;
- b. has been transferred or sold to, or deposited with, a third party;
- c. has been placed beyond the jurisdiction of the court;
- d. has been substantially diminished in value; or
- e. has been commingled with other property which cannot be divided without difficulty, the United States of America shall be entitled to forfeiture of substitute property pursuant to Title 21, United States Code, Section 853(p), as incorporated by Title 28, United States Code, Section 2461(c).

All pursuant to 18 U.S.C. § 982(a)(2) and 28 U.S.C. § 2461(c).

A TRUE BILL

FOREPERSON

SAYLER A. FLEMING
United States Attorney

LINDA R. LANE, #AT00114511A
Assistant United States Attorney